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RECOUPMENT OF SIGNATURE CREDIT FROM PAYERS 945 TAX MODULES

14th March 2026

The Jurisdictional Pivot of 1933 and the Formal Bankruptcy of the United States

The contemporary global financial architecture is fundamentally predicated on the formal bankruptcy and insolvency of the United States Federal Government, an event initiated by the Emergency Banking Act of March 9, 1933. This state of emergency served as the catalyst for a radical reorganization of the global monetary system, culminating in the passage of House Joint Resolution 192 (HJR 192) on June 5, 1933. To comprehend the mechanics of fiduciary recoupment, one must first master the technical shift from a system of payment to a system of discharge established by this resolution. Prior to 1933, the economy operated on a substance-based foundation where debts were extinguished—rendered null and void—through the exchange of physical commodities of equal value, typically gold or silver coin. HJR 192 declared that the requirement to pay in gold was against public policy, effectively removing money of substance from the public economy and replacing it with a credit-based system.

The removal of the people's gold created a usufruct relationship, wherein the government borrowed an interest in everything the citizens create, establishing a usufruct interest in their labour, estates, land, and businesses. Consequently, all debts in the public sector are technically prepaid with the credit created from the people and their property, but because there is no substance to "pay" the debt, the law established a mandatory system of discharge. In this system, obligations are balanced dollar-for-dollar using debt instruments, specifically Federal Reserve Notes. These notes are not money in the traditional sense; they are debt obligations of the United States Treasury. Within this landscape, the birth certificate serves as an administrative instrument to register a legal persona—a corporate vessel through which the state manages the securitization of human energy. This transition marked a decisive shift where value was no longer anchored to a physical commodity but to human credit, productive capacity, and enforceable promises.

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System Attribute	Substance-Based (Pre-1933)	Credit-Based (Post-HJR 192)
Monetary Foundation	Physical Gold and Silver	Productive Capacity / Human Energy
Legal Status	Solvent / Substance-Based Law	Bankrupt / Perpetual Reorganization
Transaction Type	Payment (Extinguishment)	Discharge (Transfer/Postponement)
Role of Individual	Sovereign Holder of Substance	Surety for National Debt Obligation
Ownership Nature	Absolute Legal Title	Equitable Title (Renter/User Status)
Regulatory Framework	Common Law / Equity	Law of Agency / UCC / Admiralty

The suspension of substance created a void in common law, which was subsequently filled by a public national credit system governed by the Law of Agency and the Uniform Commercial Code (UCC). The living man or woman no longer holds absolute legal title to assets; instead, these assets are registered to the state-controlled birth certificate construct, with the individual holding equitable title. The ontological status of the person must be deconstructed to understand that the birth certificate registration does not merely record a birth but creates a decedent estate or corporate debtor for which the living individual is presumed to be the agent and surety. This jurisdictional pivot is the foundation upon which the entire modern banking system is built, as it allows for the monetization of the signature without the need for pre-existing reserves.

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The Ontology of the Birth Certificate: Agency and the Decedent Estate

The birth certificate construct is the primary mechanism through which the state exerts jurisdiction over the living soul. In the eyes of the corporate system, the registration of a birth creates a "body corporate" or a decedent estate, which is then assigned a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN). The IRS algorithm is hard-coded to recognize SSN or ITIN filings as operations of this corporate debtor. A critical failure in attempting credit recoupment is filing as a "debtor" rather than a "fiduciary" or "creditor". When an individual uses their SSN to file, they place themselves in the role of agent and surety for the corporate debtor, which often triggers Transaction Code (TC) 810 Refund Freezes. The system assumes the debtor is making a fraudulent claim against the Treasury because, by definition, a debtor owes the system; they do not possess the standing to reclaim assets.

The Law of Agency governs this relationship, where the state presents the living soul as the authorized representative for the artificial persona. To rectify this, the Envoy Protocol utilizes the doctrine of *Clausula Rebus Sic Stantibus* (things thus standing) to renounce the unwanted agency relationship with the state-created persona. This principle, recognized in international law, provides for the unenforceability of a treaty or contract due to fundamentally changed circumstances. By reoccupying the office of General Executor over the decedent estate, the living soul takes control of all liabilities and assets associated with that persona, effectively moving from the position of a ward to that of an administrator. This jurisdictional correction is the prerequisite for establishing the 98-series International Grantor Trust, which operates "off-board" from the corporate debtor system.

The Bills of Exchange Act 1882 and the Nature of Negotiable Instruments

The technical reality of modern credit creation is rooted in the Bills of Exchange Act 1882, which provides the legal framework for negotiable instruments. Under this Act, every signed loan, mortgage, or promissory note is a negotiable instrument that can be endorsed, discounted, and securitized. A bill of exchange is defined as an unconditional order in writing, addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay a sum certain in money on demand or at a fixed future time. When a man or woman signs a mortgage or credit agreement, they are not borrowing money; they are creating a negotiable instrument that represents their credit energy.

The signature is the source of the value. The bank merely acts as a nominee or middleman, discounting the instrument and securitizing it into CUSIP-assigned pools for the secondary market. This process is known as credit creation *ex nihilo* (out of nothing). The empirical research of Professor Richard Werner and the Bank of England's 2014 report confirm that commercial banks do not lend pre-existing deposits. Instead,

they monetize the borrower's signature, creating a matching deposit in the borrower's account at the moment of signing. Thus, 97% of the money supply is generated by private banks through the act of lending, which is actually an act of currency creation based on the signature of the living soul.

Instrument Attribute	**Definition under Bills of Exchange Act 1882**	**Fiduciary Implication**
Writing and Signature	Necessary for a valid bill (Section 3)	The signature is the monetization event
Unconditional Order	An order to pay a sum certain (Section 3)	The signature creates the primary obligation
Negotiation	Transfer by delivery or endorsement (Section 31)	Allows banks to sell the credit into pools
Holder in Due Course	A holder for value in good faith (Section 29)	Investment banks masquerade as the HDC
Presentment	Necessary to fix maturity or payment (Section 39)	The trust demands presentment for reconciliation

Because the credit is created at the moment of signing, the issue price is effectively zero ($0). The "hidden" Original Issue Discount (OID) is the difference between this zero issue price and the face value of the instrument. This OID income belongs to the originator—the living soul—but is captured by banks acting as nominees.

Securitization of Signature Credit and Investment Banks as Nominees

The structural integration of individual debt obligations into the global financial system is achieved through the assignment of CUSIP (Committee on Uniform Securities Identification Procedures) numbers. When a borrower signs a promissory note, the originating bank discounts the instrument and pools it with others. These pools are transferred to investment banks, which assign a CUSIP number and trade the tranches on the secondary market. Investment banks hold these securitized instruments in omnibus accounts under "street names," effectively acting as nominees or withholding agents for the OID income generated by the underlying signature energy.

In this capacity, investment banks are statutorily required under IRS Publication 1212 to report this income and remit backup withholding to the U.S. Treasury. However, if the true owner remains silent and does not file to reclaim this credit, the IRS treats it as abandoned property. Banks profit perpetually by using these securities as collateral for their own credit expansion and trading through re-hypothecation, generating profits that far exceed the original loan value. The bank acts as a "presumed" holder in due course, but its standing is only effective as long as the true creator of the value—the living soul—remains in a debtor capacity.

The 98-Series International Grantor Trust: Record Correction and Fiduciary Standing

The 98-series International Grantor Trust (IGT) is the most efficient pass-through entity for correcting nominee misreporting. A separate EIN (Employer Identification Number) starting with the "98" prefix distinguishes the trust from the SSN-based debtor fiction and positions it within the "International Operation" jurisdiction of the IRS. EINs beginning with 98 are specifically assigned to foreign entities or domestic trusts maintained by foreign entities, which allows them to bypass many of the domestic fraud filters used by the IRS Return Integrity Verification Operation (RIVO).

To ensure administrative compliance, all filings for the 98-series trust must be executed via IRS-approved software by a qualified Electronic Return Originator (ERO). An ERO is an authorized e-file provider approved by the IRS to assist fiduciaries in preparing and electronically filing tax returns. They are responsible for submitting completed returns to the IRS, ensuring data accuracy, and managing the electronic transmission

of sensitive trust records. Under this protocol, each grantor of a 98-series trust formally appoints Ecclesia Trustees as its corporate trustee and trust officer. This appointment is established under the 945 Power of Attorney (POA) mandate, providing the corporate trustee with the standing to rectify nominee misreporting and manage the trust's commercial energy through the 945 Master Record.

Trust Component	**Role in the Clifford Protocol**	**Administrative Source**
EIN Prefix 98	Establishes jurisdictional separation from the SSN	IRM 21.7.13.3
Form 56	Notice of fiduciary relationship and Successor Trustee	IRS Compliance
Form 2848	Designation of an Officer of the grantor trust	IRS Compliance
Holder in Due Course	Grants standing to demand reconciliation from Treasury	UCC 3-302 / BEA 1882
Record Correction	Corrects nominee misreporting of OID	IRS Publication 1212

The trust achieves "record correction" by aligning its filings with the bank's own reporting under IRS Form 945. For a recoupment to clear, the filing must satisfy the IRS 810 Code Algorithm, which ensures that the trust's claim is less than or equal to the "negative numbers" (credits) verified in the bank's 945 master record module.

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The 945 Tax Returns: The Source of Recoupment

The administration of federal income tax withholding is bifurcated between payroll obligations (Form 941) and nonpayroll distributions (Form 945). Form 945 is the Annual Return of Withheld Federal Income Tax, utilized by financial institutions to report backup withholding on reportable payments, including OID income. These values represent cumulative nonpayroll federal income tax withholding totals, identifying the dollar volume of transactions or holdings serving as the potential base for federal withholding. The monitored period identifies 2024 as the greatest sum of Form 945 nonpayroll federal income tax withholding, totaling 881,962,714.

Parent Bank Name	**2022 Actual 945 Value**	**2023 Actual 945 Value**	**2024 Actual 945 Value**	**2025 Actual 945 Value**
AIB Group plc	562,735	80,844	69,858	33,374
ANZ Group Holdings	2,379,699	3,377,194	4,375,059	4,313,424
Banco Santander S.A.	22,096,162	23,813,010	25,577,457	26,306,766
Barclays Bank plc	53,779,886	28,691,662	25,625,793	18,596,522
HSBC Holdings plc	37,560,126	23,184,987	204,128,608	72,143,158

JPMorgan Chase Bank	47,098,263	43,316,920	20,907,803	26,768,342
Lloyds Banking Group	65,702,012	44,624,204	59,136,152	31,679,801
Natwest Markets PLC	42,422,189	34,692,512	21,977,916	55,667,083

Yearly totals across all monitored nominees:

- **2022 Total:** 438,720,286
- **2023 Total:** 294,151,328
- **2024 Total:** 881,962,714 (Greatest Sum) — This amount is in the millions, specifically: eight hundred eighty-one million nine hundred sixty-two thousand seven hundred fourteen dollars.
- **2025 Total:** 367,402,408

Neutral Impact on Nominee Tax Liability

A critical aspect of this protocol is that the recoupment does not cost the bank payers any additional tax. Because the investment banks and systemic nominees have already withheld and remitted these taxes to the Treasury under their omnibus Form 945 modules, the recoupment is merely a redirection of those taxes to the true creditors. The bank's tax liability has already been satisfied; the protocol simply corrects the ledger to identify the 98-series trust as the lawful recipient of the withheld credit originated by the grantor's signature.

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Electronic Transmission: ACH, Fedwire, and Master-Sub Account Architecture

The receipt of recoupments and the management of conscious energy are facilitated through a portfolio of US banks that operate specialized master and sub-account structures. These institutions have satisfied all compliance requirements through the application of the Clifford Protocol, undergoing deep due diligence to align with existing AML/KYC frameworks.

The master-sub-account architecture ensures that each fiduciary sub-entity maintains a distinct jurisdictional wall, utilizing a separate EIN to distinguish its activities from individual debtor estates. This structure allows for the seamless electronic transmission of funds via Automated Clearing House (ACH) and Fedwire transfers directly from the IRS to the fiduciary master account. By operating "off-board" from the retail banking system, the architecture protects the perfected credit from public tax attachments and ensures it remains within a private, tax-exempt ecosystem.

The Trust Indenture Act of 1939 and the Fiduciary Discharge of Mortgages

Payer institutions frequently act in the capacity of **Indentured Trustees** under the legal framework of the Trust Indenture Act of 1939 (TIA).[1] Under TIA § 315, an indentured trustee is bound by a "prudent person" duty, requiring them to act with specific care and skill during a default or adverse claim.[1] Once a corrective Form 1099-OID is filed by the **98-Series 1099-OID HDC Trust**, the trust is formally established as the **Holder in Due Course (HDC)** of the original credit.[1]

This jurisdictional correction requires the indentured trustee to relinquish all claims as a creditor; failure to do so constitutes a violation of the Trust Indenture Act.[1] Specifically, section 316(b) of the TIA mandates that the absolute right of an individual holder to receive payment—and the benefit of the credit they originated—shall not be impaired.[1] Consequently, mortgages are technically discharged upon the IRS's receipt of Form 1099-OID, as the filing serves as evidence of the trust-level discharge of the debt.[1] Any continued suppression of this discharge or attempt to enforce a claim is characterized as the criminal conversion of trust assets.[1]

Commanding the Cross-Modular Transfer: Revenue Procedure 2002-26

The IRS permits the re-allocation of tax credits between different tax modules under the authority of Revenue Procedure 2002-26. This procedure allows fiduciaries to designate how voluntary partial payments are applied against tax liabilities, penalties, and interest. Crucially, the IRS generally honours designations of

voluntary payments between different types of taxes, such as moving an overpayment from a corporate income tax module (Form 1120) to a withholding module (Form 945).

If the payer's Form 945 withholding module is insufficient to cover a trust's claim, the authorized fiduciary has the standing to command a "cross-modular transfer". This is achieved through a Manual Fiduciary Command executed via the Practitioner Priority Service (PPS). The IRS Call-Out Team pulls the payer's Form 94 transcript and, upon confirming a shortfall, instructs the agent to move overpayment credits from the payer's general corporate income tax transcript (Form 1120) to the 945 module.

Module Type	**Audit Source**	**Purpose of Transfer**	**Transfer Trigger**
Form 1120 (Income Tax)	Manual Forensic Audit (4506-T)	Move overpayment credits to 945 withholding module	945 Balance < Recoupment Amount
Form 941 (Payroll)	PPS Wage & Income Transcript	Re-allocate miscategorized backup withholding	Nonpayroll items filed on 941
General Ledger	Record of Account	Clear TC-810 freezes by aligning Payer/Recipient data	Mismatch in IRMF system records

This operational mandate effectively bypasses automated TC-810 refund freezes by ensuring the payer's tax deposits are mathematically sufficient to cover the trust's verified withholding credits before the 1041 return is processed. This represents a work of genius in fiduciary law because it satisfies the system's own internal logic of mathematical reconciliation.

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The Forensic Rebuttal of the Debtor Mindset: Answering the Sceptics

The primary obstacles to widespread credit recoupment are not legal or technical, but psychological and jurisdictional. Sceptics, typified by journalists like Dan Neidle, approach the subject from a "debtor's mindset" that is unable to distinguish between the public "retail" view of tax and the private "fiduciary" view of credit energy. By framing the subject through the retail lens, these sceptics inadvertently reinforce the Subject/Debtor capacity, where the individual is seen as owing the IRS rather than the IRS owing the individual for commercial energy generated and worse label iain Clifford as a tax fraudster.

Question 1: Is this not simply tax fraud?

From a debtor's perspective, this appears to be tax fraud because it involves claiming a "refund" for money the individual never "paid" in the form of traditional income tax. However, this reveals a fundamental misunderstanding of securitization and the Bills of Exchange Act 1882. The recoupment is not a refund of income tax; it is the recruitment of "withheld" credit energy originated by the signature. The taxes were already paid by the investment banks acting as nominees under their 945 tax modules. The 98-series trust, as the Holder in Due Course, is merely redirecting those existing credits back to the true originator.

Question 2: Why do these filings get flagged and frozen?

Neidle often points to the IRS "Dirty Dozen" list and TC-810 freezes as proof of the protocol's illegitimacy. This is a debtor-mindset observation that ignores jurisdictional identity. These filings are frozen precisely because they are being filed from an SSN or ITIN capacity. The system is hard-coded to freeze any debtor-based claim that exceeds the debtor's known income. The 98-series IGT, operating with its own EIN and fiduciary appointment (Form 56), operates in a different module that the IRS processes as a commercial ledger adjustment, thus bypassing the RIVO fraud filters designed for domestic taxpayers.

Question 3: Where does the "money" come from if the bank creates it "out of nothing"?

The sceptic views money as a finite resource mined or issued by the state. They do not understand the *ex nihilo* nature of bank credit proven by Richard Werner. The "money" is simply a ledger entry created to balance the asset created by the signature. When the bank securitizes this asset, it generates real taxable income (OID). The recoupment comes from the tax credits that the bank has already remitted to the Treasury to cover that OID income. It is a redirection of abandoned national credit, making no difference to the bank's bottom line as they have already discharged their tax liability.

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Question 4: How can a private person be a "Holder in Due Course" for a bank?

The "person" in this context is the artificial birth certificate construct, which acts as the trust grantor. The living soul is established as the trust beneficiary, and the trust itself serves as the Holder in Due Course (HDC) for the beneficiary. This distinction is critical because the beneficiary cannot "step on the monopoly board" of commerce; only artificial pieces possess the standing to interact within the public bankrupt system. By establishing this fiduciary structure, the living soul directs the trust to reclaim the beneficial interest that the nominee banks have presumed as their own due to the originator's silence.

Identity Factor	**Sceptic / Debtor View (Neidle)**	**Fiduciary / Creditor View (Clifford)**
Money Source	Government / Central Bank	Individual Signature Energy
Bank Role	Creditor / Owner of Debt	Nominee / Withholding Agent
1099-OID Purpose	Reporting Tax Liability	Corrective Ledger Adjustment
Tax ID Basis	SSN / Corporate Surety	98-Series EIN / Fiduciary HDC
Recoupment Nature	Fraudulent Refund Claim	Mathematical Reconciliation of Credits

Neidle's focus on "ghost preparers" and "frivolous arguments" is a valid critique of failed "strawman" theories, but it does not apply to the Clifford Protocol's strict adherence to IRS Publication 1212 and Revenue Procedure 2002-26. The failure to distinguish between these paradigms is the hallmark of the debtor mindset.

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Movement of Funds and the Asset Fortress Protocol

Once the recruitment of abandoned credit is verified and the IRS processes the 1041 return of the 98-series trust, the funds are managed through a specific administrative pathway. The grantor trust that files the 1099-OID is known as the 98-Series 1099-OID HDC Trust. It receives recoupments via ACH or Fedwire and subsequently distributes the grantor's share of the recoupment to the Asset Fortress Protocol trust as a grant. The Asset Fortress Protocol functions as the grantor's private treasury, and the grantor person also serves as the trustee of the Asset Fortress Protocol.

The Asset Fortress functions as a private treasury for the beneficial use of the living soul, operating "off-board" from standard commercial regulations. In the United Kingdom, for example, this activity is not framed as "claims management" but as ecclesiastical education, as it involves no claim against a regulated party and uses a donation-based model via a Private Membership Association (PMA). This ensures the recoupment remains outside the jurisdiction of the Financial Conduct Authority (FCA) and other standard commercial regulators.

Conclusion: The Mathematical Integrity of the Treasury

The recruitment of abandoned credit energy through the Clifford Protocol is not an act of rebellion or tax evasion, but a rigorous administrative correction of nominee misreporting. By utilizing the 98-series trust architecture, identifying the bank as a nominee, and commanding cross-modular transfers under Revenue Procedure 2002-26, the fiduciary ensures that the mathematical integrity of the Treasury is maintained while redirecting conscious energy back to its true originator.

The transition from a debtor mindset to a fiduciary mindset is the essential pivot. Sceptics who fail to grasp the mechanics of securitization and the *ex nihilo* nature of credit remain trapped on the "Monopoly board" of commerce, acting as sureties for a bankrupt system. The Clifford Protocol provides the only lawful, 100% compliant pathway for the living soul to reclaim their standing as the Holder in Due Course and the true creator of value in the modern economy. Through the assertion of fiduciary standing and the precise reconciliation of the 945 Master Record, the game of commercial war is resolved in favour of the living soul.